### Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Maybellean	
	your government-issued picture identification (for example, your driver's	First name	First name	
		nse or passport).	Middle name	Middle name
	Brin	g your picture	Glen	
		tification to your eting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number N)	xxx-xx-7592	

Entered 04/14/17 13:43:49 Page 2 of 54 Desc Main Case 17-11889 Doc 1 Filed 04/14/17 Document

Case number (if known)

Debtor 1 Maybellean Glen

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	1038 Ridgewood Drive Bolingbrook, IL 60440	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Will County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Page 3 of 54 Document Case number (if known) Debtor 1 Maybellean Glen Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate?

11. Do you rent your residence?

No.

Go to line 12.

Debtor

District Debtor

District

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Relationship to you

Relationship to you

Case number, if known

Case number, if known

No. Go to line 12.

> Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

When

When

Document Page 4 of 54 Case number (if known) Debtor 1 Maybellean Glen Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is

property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 5 of 54

Debtor 1 Maybellean Glen

bellean Glen Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 6 of 54

Deb	tor 1 Maybellean Glen		Document	Case	number (if known)	
Part	6: Answer These Quest	ions for Re	porting Purposes			
16.	What kind of debts do you have?	16a.		sumer debts? Consumer debts a al, family, or household purpose.	are defined in 11 U.S.C. § 101(8) as "incurre	d by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.		ness debts? Business debts are ment or through the operation of t	debts that you incurred to obtain he business or investment.	
			☐ No. Go to line 16c.	•		
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you owe	that are not consumer debts or b	pusiness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7.	Go to line 18.		
	Do you estimate that after any exempt property is excluded and	■ Yes.		you estimate that after any exemable to distribute to unsecured cre	pt property is excluded and administrative e editors?	xpenses
	administrative expenses are paid that funds will		No			
	be available for distribution to unsecured creditors?		☐ Yes			
18.		<b>1</b> -49		<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000	
	you estimate that you owe?	□ 50-99		<b>5001-10,000</b>	<u></u> 50,001-100,000	
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000	
19.	How much do you	<b>=</b> \$0 - \$5	50,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million		
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 millio □ \$100,000,001 - \$500 milli	_ ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	n
20.	How much do you estimate your liabilities	<b>=</b> \$0 - \$5		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion	
	to be?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 millior □ \$50,000,001 - \$100 millio		
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 milli		011
Part	7: Sign Below					
For	you	I have exa	amined this petition, and I declar	e under penalty of perjury that the	e information provided is true and correct.	
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
				pay or agree to pay someone whotice required by 11 U.S.C. § 342	no is not an attorney to help me fill out this 2(b).	
		I request	relief in accordance with the cha	pter of title 11, United States Coo	de, specified in this petition.	
		bankrupto and 3571	cy case can result in fines up to		noney or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 134	
		Maybell	ean Glen of Debtor 1	Signature of	Debtor 2	
		Executed		Executed or		
			MM / DD / YYYY		MM / DD / YYYY	

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 7 of 54

Debtor 1 Maybellean Glen Page 7 01 54 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John J	Lynch	Date	March 31, 2017			
Signature of	Attorney for Debtor		MM / DD / YYYY			
John J Ly	nch					
Lynch Lav	v Offices, P.C.					
1011 Warrenville Road, Ste. 150 Lisle, IL 60532						
Number, Street,	City, State & ZIP Code					
Contact phone	630-960-4700	Email address	JLynch@Lynch4Law.Com			
6270193						
Bar number & S	ate					

	1700.01111	ent Page 8 of 54	4	
ation to identify your	case:			
Maybellean Glen				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
				☐ Check if this is an amended filing
	Maybellean Glen First Name First Name	Maybellean Glen  First Name Middle Name  First Name Middle Name	Maybellean Glen  First Name Middle Name Last Name  First Name Middle Name Last Name	Maybellean Glen  First Name Middle Name Last Name  First Name Middle Name Last Name

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	16,581.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	16,581.00
Pa	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,300.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	215.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	29,509.00
	Your total liabilities	\$	47,024.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,786.82
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,726.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Desc Main Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Case 17-11889 Document

Page 9 of 54
Case number (if known) Debtor 1 Maybellean Glen

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,725.34 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	215.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	7,368.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	7,583.00

	Case 17-11889 Doo		Entered 04/14/	17 13:43:49 D	esc Main
Fill in	this information to identify your case	Document and this filing:	Page 10 of 54		
		g-			
Debto	r 1 Maybellean Glen  First Name	Middle Name	Last Name		
Debto					
	e, if filing) First Name	Middle Name	Last Name		
United	d States Bankruptcy Court for the: NO	RTHERN DISTRICT OF ILLII	NOIS		
Omico	2 Glades Barmaphoy Goart for the				
Case	number		_		☐ Check if this is an amended filing
	cial Form 106A/B	4			
<u>SCI</u>	nedule A/B: Proper	τy			12/15
Part 1:  Do y  N Y Part 2: Co you	rou own or have any legal or equitable interested.  Ses. Where is the property?  Describe Your Vehicles  Lu own, lease, or have legal or equitable and else drives. If you lease a vehicle, also so, vans, trucks, tractors, sport utility to the	rest in any residence, building,  le interest in any vehicles, version report it on Schedule G: E	land, or similar property?		vehicles you own that
				5	
3.1	Make: Chrysler	Who has an interest in th	e property? Check one		claims or exemptions. Put ired claims on <i>Schedule D:</i>
	Model: Town & Country	Debtor 1 only		Creditors Who Have Cl	laims Secured by Property.
	Year: <b>2001</b>	Debtor 2 only		Current value of the	Current value of the
	Approximate mileage: 147,000	- <u> </u>	•	entire property?	portion you own?
1	Other information:	At least one of the debt	ors and another		
	Kelley Blue Book on March 30, 2017	Check if this is comm (see instructions)	unity property	\$618.00	\$618.00
3.2	Make: Chevrolet	Who has an interest in th	e property? Charles	Do not deduct secured	claims or exemptions. Put
J.Z	Manata Onda	-	e property: Check one		red claims on Schedule D:
	· · · · · · · · · · · · · · · · · · ·	Debtor 1 only			laims Secured by Property.
	Year: 2004 Approximate mileage: 210,000	_ ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	anlı	Current value of the entire property?	Current value of the portion you own?
	Other information:	_	= = = = = = = = = = = = = = = = = = = =	entile property:	portion you own?
1	Kelley Blue Book on March 30,	At least one of the debt	uis and andmer		
	2017	Check if this is comm (see instructions)	unity property	\$393.00	\$393.00

Official Form 106A/B Schedule A/B: Property page 1

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Page 11 of 54
Case number (if known) Document Debtor 1 Maybellean Glen Do not deduct secured claims or exemptions. Put Lincoln 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: MKS Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2009 Year: Debtor 2 only Current value of the Current value of the 80,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information:  $\square$  At least one of the debtors and another Kelley Blue Book on March 30, \$9,486.00 \$9,486.00 2017 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Chrvrolet Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Cruze Model: Creditors Who Have Claims Secured by Property. Debtor 1 only 2011 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 134000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Kelley Blue Book on March 30, \$2,405.00 \$2,405.00 ☐ Check if this is community property 2017 (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$12.902.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... Misc Household Goods and Furniture located at 1038 Ridgewood Ct., Bolingbrook, IL, \$500.00 - Resale Value 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$825.00 Cellular Phone & Electronic Items 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe.....

Official Form 106A/B Schedule A/B: Property page 2

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 12 of 54 Case number (if known)

Deblo	waybellean Glen		Case number (if known)	
	ipment for sports and hobbamples: Sports, photographic, musical instruments		hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
	No Yes. Describe			
	rearms xamples: Pistols, rifles, shotgo	uns, ammunition, and	d related equipment	
	No Yes. Describe			
11. <b>Cl</b> ∈	<i>xamples:</i> Everyday clothes, fu	ırs, leather coats, de	signer wear, shoes, accessories	
	Yes. Describe			
	Perso	onal Clothing of I	Debtor	\$650.00
	<i>kamples:</i> Everyday jewelry, co	ostume jewelry, enga	agement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver
_E	on-farm animals examples: Dogs, cats, birds, ho	orses		
	vo Yes. Describe			
	No		I not already list, including any health aids you did not list	
Ц	Yes. Give specific information	1		
			Part 3, including any entries for pages you have attached	\$1,975.00
Part 4:	Describe Your Financial Asse	ets		
Do yo	u own or have any legal or	equitable interest i	n any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	<i>kamples:</i> Money you have in y	•	nome, in a safe deposit box, and on hand when you file your petit	on
			Cash on Hand	\$50.00
			counts; certificates of deposit; shares in credit unions, brokerage is with the same institution, list each.	houses, and other similar
	•		Institution name:	
	17.1.	Checking	BMO Harris Bank	\$254.00
	17.0	Savings	BMO Harris Bank	Unknown
	17.2.	Javinga	u	OHRHOWH

Official Form 106A/B Schedule A/B: Property

page 3

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Page 13 of 54
Case number (if known) Document Debtor 1 Maybellean Glen 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Yes. List each account separately. Type of account: Institution name: 403B \$1,400.00 Lincoln Financial 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Page 14 of 54
Case number (if known) Document Debtor 1 Maybellean Glen 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No  $\hfill \square$  Yes. Give specific information..

32. Any interest in property that is due you from someone who has died

☐ Yes. Name the insurance company of each policy and list its value. Company name:

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

Beneficiary:

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No ☐ Yes. Give specific information..

31. Interests in insurance policies

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No ☐ Yes. Describe each claim.......

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

■ No ☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

No

No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

for Part 4. Write that number here.....

\$1,704.00

Surrender or refund

value:

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

☐ Yes. Go to line 38.

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 15 of 54 Case number (if known)

_	Do you have other property of any kind you did not already  Examples: Season tickets, country club membership  No  Yes. Give specific information	/ list?			
54.	Add the dollar value of all of your entries from Part 7. Wri	te that n	umber here		\$0.00
Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$12,902.00		
57.	Part 3: Total personal and household items, line 15		\$1,975.00		
58.	Part 4: Total financial assets, line 36	-	\$1,704.00		
59.	Part 5: Total business-related property, line 45	-	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	-	\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$16,581.00	Copy personal property total	\$16,581.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

Debtor 1

\$16,581.00

		I A A A HI III.	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maybellean Glen			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this i amended filin

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	, ,		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
2001 Chrysler Town & Country 147,000 miles	\$618.00	-	\$618.00	735 ILCS 5/12-1001(c)	
Kelley Blue Book on March 30, 2017 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2004 Chevrolet Monty Carlo 210,000 miles	\$393.00		\$393.00	735 ILCS 5/12-1001(b)	
Kelley Blue Book on March 30, 2017 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
Misc Household Goods and Furniture	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
located at 1038 Ridgewood Ct., Bolingbrook, IL, - Resale Value Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
Cellular Phone & Electronic Items Line from Schedule A/B: 7.1	\$825.00		\$825.00	735 ILCS 5/12-1001(b)	
Line nom schedule A.B. T.1			100% of fair market value, up to any applicable statutory limit		
Personal Clothing of Debtor Line from Schedule A/B: 11.1	\$650.00		\$650.00	735 ILCS 5/12-1001(a)	
Line from Scriedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 17 of 54

Case number (if known)

	Maybellean Olen					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	e Amount of the exemption you claim		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che			
	Cash on Hand Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit		
	Checking: BMO Harris Bank Line from Schedule A/B: 17.1	\$254.00		\$254.00	735 ILCS 5/12-1001(b)	
	Line from Genedate A.E. TTT			100% of fair market value, up to any applicable statutory limit		
	403B: Lincoln Financial Line from Schedule A/B: 21.1	\$1,400.00		\$1,400.00	735 ILCS 5/12-1006	
L	Line Holli Schedule A.B. 21.1			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No			led on or after the date of adjustmen	nt.)	
	☐ Yes. Did you acquire the property cove	red by the exemption wi	thin 1	,215 days before you filed this case	?	
	☐ Yes					
	L 169					

		Document Pa	age 18	of 54			
Fill in this inform	ation to identify you	ır case:					
Debtor 1	Maybellean Gle	n					
Debior 1	First Name		st Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name Las	st Name				
United States Ban	kruptcy Court for the	: NORTHERN DISTRICT OF ILLINO	ıç				
United States Ban	ikruptcy Court for the.	. NORTHERN DISTRICT OF IELINO					
Case number							
(if known)					☐ Check	if this is an	
					amend	led filing	
Official Form	<u> 106D</u>						
Schedule I	D: Creditors	Who Have Claims Se	cured	l by Propert	V	12/15	
				J	<i>,</i>		
		If two married people are filing together, be out, number the entries, and attach it to thi					
number (if known).	Additional Lage, IIII It	out, number the entires, and attach it to the	3 101111. 011	tile top of any addition	nai pages, write your nai	ne and case	
1. Do any creditors I	have claims secured by	y your property?					
□ No. Check	this box and submit t	his form to the court with your other sche	edules. Yo	ou have nothing else t	o report on this form.		
_		•	,aa.00. 10	a navo nouning oldo t	o roport on timo ronni.		
Yes. Fill in	all of the information	below.					
Part 1: List All	Secured Claims						
		more than one secured claim, list the creditor		Column A	Column B	Column C	
		s a particular claim, list the other creditors in P	art 2. As	Amount of claim	Value of collateral	Unsecured	
much as possible, ils	st the claims in alphabeti	ical order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any	
2.1 Ally Finance	cial	Describe the property that secures the cl	laim:	\$4,534.00	\$2,405.00	\$2,129.00	
Creditor's Name		2011 Chrvrolet Cruze 134000 mi	les				
		Kelley Blue Book on March 30, 2	2017				
		As of the date you file, the claim is: Check	call that				
200 Renais		apply.	. all triat				
Detroit, MI	48243	☐ Contingent					
Number, Street,	City, State & Zip Code	☐ Unliquidated					
		Disputed					
Who owes the del	ot? Check one.	Nature of lien. Check all that apply.					
Debtor 1 only		An agreement you made (such as mortg	age or secu	ured			
Debtor 2 only		car loan)					
☐ Debtor 1 and Del	otor 2 only	☐ Statutory lien (such as tax lien, mechani	c's lien)				
	e debtors and another	☐ Judgment lien from a lawsuit					
☐ Check if this cla		Other (including a right to offset)					
community deb	ot						
	Opened						
	04/11 Last						
	Active						
Date debt was incu	rred 2/10/17	Last 4 digits of account number	1487				
2.2 Gm Financ	cial	Describe the property that secures the cl	laim:	\$12,766.00	\$9,486.00	\$3,280.00	
Creditor's Name		2009 Lincoln MKS 80,000 miles					
		Kelley Blue Book on March 30, 2	2017				
		As of the date you file, the claim is: Check	c all that				
Po Box 18		apply.	. dii iiidi				
Arlington,	TX 76096	☐ Contingent					
Number, Street,	City, State & Zip Code	☐ Unliquidated					
		Disputed					
Who owes the del	ot? Check one.	Nature of lien. Check all that apply.					
Debtor 1 only		An agreement you made (such as mortg	age or secu	ured			
Debtor 2 only		car loan)					
☐ Debtor 1 and Del	•	☐ Statutory lien (such as tax lien, mechani	c's lien)				
☐ At least one of the	e debtors and another	☐ Judgment lien from a lawsuit					

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 19 of 54

Debtor 1	Maybellean Glen		Case number (if know)			
	First Name	Middle N	ame Last Name	-	<del>-</del>	
	if this claim re unity debt	elates to a	Other (including a right to offset)			
Date debt	was incurred	Opened 11/14 Last Active 2/02/17	Last 4 digits of account numb	er 1808		
If this is		of your form, add	Column A on this page. Write that numb the dollar value totals from all pages.	oer here:	\$17,300.00 \$17,300.00	7

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 20 of !	54				
Fill in this inform	mation to identify your case							
Debtor 1	Maybellean Glen							
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the: NO	ORTHERN DISTRICT OF IL	LINOIS					
Case number _ (if known)							if this is an ed filing	I
Official Forr <b>Schedule E</b>	n 106E/F E/F: Creditors Who	Have Unsecured	Claims				12/15	<u> </u>
any executory con Schedule G: Execu Schedule D: Credit	d accurate as possible. Use Pa tracts or unexpired leases that tory Contracts and Unexpired tors Who Have Claims Secured ntinuation Page to this page. If mber (if known).	could result in a claim. Also I Leases (Official Form 106G). I by Property. If more space is	list executory contract Do not include any cre needed, copy the Part	ts on Schedule A/B: Feditors with partially s t you need, fill it out,	Property (Offi secured claim number the	ficial Forr ms that a entries in	n 106A/B) a re listed in i the boxes	and on on the
Part 1: List A	II of Your PRIORITY Unsec	ured Claims						
1. Do any credite	ors have priority unsecured cla	ims against you?						
☐ No. Go to F	Part 2.							
Yes.								
identify what ty possible, list th	r priority unsecured claims. If a rpe of claim it is. If a claim has bo le claims in alphabetical order act than one creditor holds a particul	th priority and nonpriority amoun cording to the creditor's name. If	its, list that claim here a you have more than tw	and show both priority a	nd nonpriori	y amount	s. As much a	as
(For an explan	ation of each type of claim, see th	ne instructions for this form in the	e instruction booklet.)					
	•		·	Total claim	Priority amount		Nonpriorit amount	у
	Department of Revenue reditor's Name	Last 4 digits of accou	nt number	\$0.00		\$0.00		\$0.00
Bankru PO Box	ptcy Section	When was the debt in	curred?		-			
	Street City State Zlp Code	As of the date you file	e, the claim is: Check a	all that apply				
Who incurre	d the debt? Check one.	☐ Contingent						
Debtor 1	only	☐ Unliquidated						
Debtor 2	only	☐ Disputed						
Debtor 1	and Debtor 2 only	Type of PRIORITY un	secured claim:					
☐ At least or	ne of the debtors and another	☐ Domestic support o	bligations					
_	this claim is for a community o	leht Taxes and certain o	other debts you owe the	government				
	subject to offset?	_	personal injury while yo	•				
■ No	-	☐ Other. Specify						
☐ Yes			otice Only					

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 21 of 54

Debt	or 1 Maybellean Glen	Case number (if know)		
2.2	Illinois Tollway Priority Creditor's Name	Last 4 digits of account number Various \$215.0	900 \$215.00	\$0.00
	P.O. Box 5544 Chicago, IL 60680	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Domestic support obligations		
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
	Is the claim subject to offset?	$\square$ Claims for death or personal injury while you were intoxicated		
	■ No	Other. Specify		
	Yes	Tollway Violations		
2.3	Internal Revenue Service (IRS)	Last 4 digits of account number \$0.0	00 \$0.00	\$0.00
	Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Domestic support obligations		
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
	Is the claim subject to offset?	$\square$ Claims for death or personal injury while you were intoxicated		
	No No	Other. Specify		
	Yes	Notice Only		
Part	2: List All of Your NONPRIORITY Unsecu	red Claims		
3. D	o any creditors have nonpriority unsecured claim	s against you?		
	$\begin{tabular}{l} \begin{tabular}{l} tabu$	this form to the court with your other schedules.		
	Yes.			
u th	nsecured claim, list the creditor separately for each cl	alphabetical order of the creditor who holds each claim. If a crediam. For each claim listed, identify what type of claim it is. Do not list creditors in Part 3.If you have more than three nonpriority unsecured	t claims already included in Pa	art 1. If more

Total claim

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 22 of 54

Case number (if know) Debtor 1 Maybellean Glen 4.1 \$1,886.00 Avant Inc Last 4 digits of account number 5709 Nonpriority Creditor's Name Opened 04/14 Last Active 640 N Lasalle St When was the debt incurred? 2/24/17 Chicago, IL 60654 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Unsecured Other. Specify 4.2 **Bank Of America** 5876 Last 4 digits of account number \$1,765.00 Nonpriority Creditor's Name Opened 03/12 Last Active Po Box 982238 When was the debt incurred? 7/09/16 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.3 Cbe Group Last 4 digits of account number **Various** \$529.00 Nonpriority Creditor's Name 1309 Technology Pkwy When was the debt incurred? Cedar Falls, IA 50613 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other, Specify Collection Comcast Cable Corp ☐ Yes

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 23 of 54 Case number (if know)

DCDIO	Maybelleall Glell		Case Harriser (ii know)			
4.4	Comcast	Last 4 digits of account number		\$100.00		
	Nonpriority Creditor's Name PO Box 3002 Southeastern, PA 19398	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	,				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	Yes	■ Other. Specify Utility Serv				
4.5	Dept Of Ed/navient	Last 4 digits of account number	Various	\$7,368.00		
	Nonpriority Creditor's Name		Opened 02/44 Lept Active			
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 02/14 Last Active 2/28/17			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	□Yes	☐ Other. Specify				
		Student Lo				
4.6	Joliet Radiological Service Corp  Nonpriority Creditor's Name	Last 4 digits of account number	Various	\$74.00		
	36910 Treasury Center Chicago, IL 60694	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ Disputed					
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	Debts to pension or profit-sharir				
		·	•			
	☐ Yes ☐ Other, Specify Medical Services					

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 24 of 54 Case number (if know)

DCDIO	Maybelleall Glell		Case Humber (II know)				
4.7	Northwestern Memorial Healthcare	Last 4 digits of account number	Various	\$694.00			
	Nonpriority Creditor's Name 541 N. Fairbanks Ct., Ste 2500 Chicago II 60611	When was the debt incurred?					
	Chicago, IL 60611  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	• • • • • • • • • • • • • • • • • • • •					
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Medical Se					
4.8	Synchrony Bank	Last 4 digits of account number	Various	\$14,627.00			
	Nonpriority Creditor's Name		Omenad 07/44 Leat Active				
	Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 07/14 Last Active 10/15				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	tor 1 only					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	Yes	■ Other. Specify Credit Card					
4.9	Tek-collect, Inc Nonpriority Creditor's Name	Last 4 digits of account number	7922	\$1,187.00			
	Pob 1269 Columbus, OH 43216	When was the debt incurred?	Opened 3/17/17 Last Active 09/16				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	•					
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts					
	□Yes	Other. Specify First Mid Illin					

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 25 of 54

Debi	Maybellean Glen		Case number (if know)				
4.1 0	Tower Loan	Last 4 digits of account number	0506	\$789.00			
	Nonpriority Creditor's Name		Opened 7/09/15 Last Active				
	Pob 320001 Flowood, MS 39232	When was the debt incurred?	02/17				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	$\square$ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Consumer	Credit				
4.1	Transworld System Inc.	Land Batta of a control of a	Various	\$115.00			
1	Nonpriority Creditor's Name	Last 4 digits of account number	Various	φ113.00			
	500 Virginia Drive, Ste 514	When was the debt incurred?					
	Fort Washington, PA 19034  Number Street City State Zlp Code		As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	As of the date you file, the claim	в: Спеск ан тат арргу				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	■ No	☐ Debts to pension or profit-sharir					
	Yes	Other. Specify Collection	Valley View SD				
4.1 2	World Finance Corporat	Last 4 digits of account number	1501	\$375.00			
	Nonpriority Creditor's Name	_					
	108 Frederick St Greenville, SC 29607	When was the debt incurred?	Opened 08/16 Last Active 2/24/17				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	□ Debtor 2 only □ Unliquidated						
	☐ Debtor 1 and Debtor 2 only						
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	·					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	Debts to pension or profit-sharir	og plans, and other similar debts				
	☐ Yes	Other, Specify Consumer					
	<b>□</b> 162	Uther, Specify Consumer	Oi Guit				

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 Maybellean Glen	Case number (if know)			
Name and Address Harris & Harris 11 W. Jackson Blvd, suite 400 Chicago, IL 60604-4134	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 2.2 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims			
3.110ago, 12 00004 4104	Last 4 digits of account number			
Name and Address	•	2 did you list the original creditor?		
Meyer & Njus PA	Line 4.8 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
29 S LaSalle St., # 635 Chicago, IL 60603		Part 2: Creditors with Nonpriority Unsecured Claims		
	Last 4 digits of account number			

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					<u>.                                      </u>
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	215.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	215.00
	٠,		0.1		Total Claim
<b>T.</b> ( )	6f.	Student loans	6f.	\$	7,368.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	22,141.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	29,509.00

		I A A A A A A A A A A A A A A A A A A A	111 1 7111. 7 7 171 34	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maybellean Glen			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if th
,				Oncock ii ti

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	J.,		State		

		Docume	ent Page 28 d	of 54	
Fill in this	information to identify your o	case:			
Debtor 1	Maybellean Glen				
200101	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	her				
(if known)					☐ Check if this is an
					amended filing
Official	l Form 106H				
Schad	ule H: Your Code	ahtors			12/15
Jenea	die II. Tour oou				12/13
	and case number (if known). you have any codebtors? (If y	, ,		as a codebtor.	
■ No □ Yes	ı.				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				states and territories include
	Go to line 3.				
⊔ Yes	. Did your spouse, former spou	se, or legal equivalent live	e with you at the time?		
in line Form out Co	2 again as a codebtor only if 106D), Schedule E/F (Official blumn 2.	that person is a guaran	tor or cosigner. Make	sure you have listed the 06G). Use Schedule D, S	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	P Code		Column 2: The cred Check all schedules	litor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, lin	
				☐ Schedule G, line	
-					
	Number Street City	State	ZIP Code		
·	Ony	Oldio	Zii Oddo		
				<b>-</b>	
3.2	Nama			Schedule D, line	
ſ	Name			☐ Schedule E/F, lin	
				☐ Schedule G, line	
	Number Street	0	715.0	_	
	City	State	ZIP Code		

# Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 29 of 54

Fill	in this information to identify yo	our case:								
		ean Glen								
	otor 2 use, if filing)					_				
Uni	ted States Bankruptcy Court fo	or the: NORTHERN DISTRIC	T OF ILLING	OIS		_				
	se number nown)							led filing nent showi	ing postpetitio	
$\bigcirc$	fficial Form 106I								following date	): -
	chedule I: Your I	ncomo					MM / DD/	YYYY		12/15
sup <sub>i</sub> spo atta	as complete and accurate as plying correct information. If use. If you are separated and ch a separate sheet to this for the control of the complex th	you are married and not filir I your spouse is not filing wi orm. On the top of any addition	ng jointly, ai th you, do r	nd your spou not include in	ıse i: ıforn	s living nation a	with you, inc about your s	lude info	rmation abou nore space is	t your needed,
1.	Fill in your employment information.		Debtor 1				Debtor	2 or non-	filing spouse	l
	If you have more than one job, attach a separate page with information about additional	b, Employment status*	■ Employ	yed			☐ Emp	oloyed		
		Employment status	☐ Not em	nployed			☐ Not	employed		
	employers.	Occupation	Telm Ted	ch						
	Include part-time, seasonal, of self-employed work.	Employer's name	Presenc	e Prv Healt	h					
	Occupation may include stud or homemaker, if it applies.	lent Employer's address		acker Drive , IL 60606	•					
		How long employed the	nere?	1 year						
			-	*See Attachr	nent	for Ad	ditional Emp	oyment In	nformation	
Par	Give Details About	Monthly Income								
	mate monthly income as of the unless you are separated.	he date you file this form. If y	ou have not	thing to report	for a	any line	write \$0 in th	e space. Ir	nclude your no	on-filing
	u or your non-filing spouse have space, attach a separate she		mbine the in	nformation for	all e	mploye	s for that pers	on on the	lines below. If	you need
						Fo	r Debtor 1		ebtor 2 or iling spouse	
2.		salary, and commissions (be thly, calculate what the monthly			2.	\$	2,804.30	\$	N/A	_
3.	Estimate and list monthly of	overtime pay.			3.	+\$	0.00	+\$	N/A	<u>.                                    </u>
4.	Calculate gross Income. A	dd line 2 + line 3.			4.	\$	2,804.30	\$_	N/A	

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 30 of 54

Debt	or 1	Maybellean Glen	-	Cas	se number (if known)			
				Fo	or Debtor 1	For Debto		
	Cop	y line 4 here	4.	\$	2,804.30	\$	N/A	
5.	List	all payroll deductions:						
0.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	324.26	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	140.23	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	29.36	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify: Supp Life	5h.+	- \$		+ \$	N/A	
		Child Life		\$	2.60	\$	N/A	
		Short Term Disability	_	\$	18.98	\$	N/A	
		Legal Plan	_	\$	16.51	\$	N/A	
		Long Term Disability	_	\$	11.44	\$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	551.48	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,252.82	\$	N/A	
9.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8a. 8b. 8c. 8d. 8e. 8f. 8g. 8h.+	\$\$ \$\$\$ \$\$\$\$	0.00 0.00 534.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,786.82 + \$	N/A	s	2,786.82
	Stat Inclu othe Do r Spe	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your fir friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:  I the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certain	depen availab ult is th	ole to	pay expenses list	ed in <i>Schedu</i> 11.	+\$ \$ Combine	
13.	Do y	you expect an increase or decrease within the year after you file this form?  No.  Yes Evoluin:	?				monthly	income

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 31 of 54

Debtor 1 Maybellean Glen Case number (if known)	ilen Case number (if known)
---	-----------------------------

## Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation		
Name of Employer	Northwesten Memorial Healthcare	
How long employed	1 Month	
Address of Employer	541 N. Fairbanks Ct., Ste 250C	
	Chicago, IL 60611	

Official Form 106I Schedule I: Your Income page 3

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 32 of 54

Fill	in this informa	tion to identify yo	our case:			1		
	otor 1	Maybellean				Che	eck if this is:	
	ebtor 2						An amended filing	
	otor 2 ouse, if filing)						A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unit	ted States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	e number							
(If k	nown)							
Of	fficial Fo	rm 106J						
		J: Your	Exper	nses				12/15
Be info	as complete a	and accurate as	possible eded, atta	. If two married people ar				
Par		ibe Your House	ehold					
1.	Is this a joir  No. Go to							
			in a separ	ate household?				
	□ N □ Y		st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.			Daughter			■ Yes □ No
					Daughter		12	■ Yes
					Niece		13	□ No ■ Yes
					HICOC			■ res □ No
3.	Do your exr	penses include	_					☐ Yes
J.	expenses o	f people other t d your depende	han _	No Yes				
Dor	-	ate Your Ongoi	111.3 :					
exp	imate your ex	cpenses as of y	our bankr	uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	ficial Form 10		d nave ind	cluded it on <i>Schedule I:</i> )	our income		Your exp	enses
4.		or home owners and any rent for th		ses for your residence. In	nclude first mortgag	e 4.	\$	507.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner's	-	's insurance ıpkeep expenses		4b. 4c.	·	7.00 0.00
		maintenance, re owner's associa	•			4c. 4d.	·	0.00
5.	Additional r	nortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 33 of 54

ebtor 1	Maybellean Glen	Case num	per (if known)	
Utili	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	147.00
6b.	Water, sewer, garbage collection	6b.	\$	130.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	250.00
6d.	Other. Specify:	6d.	·	0.00
	od and housekeeping supplies	7.	\$	300.00
	Idcare and children's education costs	8.	\$	
_		9.	\$	649.00
	thing, laundry, and dry cleaning		· -	125.00
	sonal care products and services	10.	\$	0.00
	dical and dental expenses	11.	\$	0.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12.	\$	100.00
	1 /	13.	·	
	ertainment, clubs, recreation, newspapers, magazines, and books		· -	0.00
	aritable contributions and religious donations	14.	\$	50.00
	urance.			
	not include insurance deducted from your pay or included in lines 4 or 20.	150	œ.	0.00
	Life insurance	15a.	·	0.00
	. Health insurance	15b.	·	0.00
	. Vehicle insurance	15c.		125.00
	. Other insurance. Specify:	15d.	\$	0.00
_	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		_	
Spe	•	16.	\$	0.00
	allment or lease payments:			
17a.	. Car payments for Vehicle 1	17a.	\$	236.00
17b.	. Car payments for Vehicle 2	17b.	\$	0.00
17c.	. Other. Specify:	17c.	\$	0.00
17d.	Other. Specify:	17d.	\$	0.00
	ir payments of alimony, maintenance, and support that you did not report	as		
	lucted from your pay on line 5, Schedule I, Your Income (Official Form 106)		\$	0.00
	er payments you make to support others who do not live with you.	•	\$	0.00
Spe	cify:	19.		
). <b>Oth</b>	er real property expenses not included in lines 4 or 5 of this form or on Sc	hedule I: Yo	ur Income.	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.	\$	0.00
	. Property, homeowner's, or renter's insurance	20c.	·	0.00
	. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	. Homeowner's association or condominium dues	20a.		0.00
			·	
. Otne	er: Specify: Auto Maintenance / Repairs / Oil Changes	21.	+\$	100.00
2. Calc	culate your monthly expenses			
	. Add lines 4 through 21.		\$	2,726.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	2	\$	_,,,_,,
		_		0.700.00
22C.	. Add line 22a and 22b. The result is your monthly expenses.		\$	2,726.00
. Calc	culate your monthly net income.		<u> </u>	
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,786.82
	Copy your monthly expenses from line 22c above.	23b.		2,726.00
200.	. Copy your monthly expended from the 220 above.	200.		2,120.00
230	. Subtract your monthly expenses from your monthly income.			
230.	The result is your <i>monthly net income</i> .	23c.	\$	60.82
	The recard by your monany not moonto.		<u> </u>	
4 - 5	you expect an increase or decrease in your expenses within the year after	you file this	form?	
4. PO V				or decrease because c
	example, do you expect to finish paying for your car loan within the year or do you expect yo	oui mortgage i	ayincin to morease	
For e	example, do you expect to finish paying for your car loan within the year or do you expect your car loan within the year or do you expect you ification to the terms of your mortgage?	our mortgage p	bayment to morease	0. 400.0400 2004400 0
For e	ification to the terms of your mortgage?	our mortgage p	ayment to morease	

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 34 of 54

Fill in this inform	nation to identify your				
	nation to identify your	case:			
Debtor 1	Maybellean Glen First Name	Middle Name	Last Name		
Debtor 2	riist Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case number(if known)					☐ Check if this is an amended filing
Official Forn		ın Individua	I Debtor's Scl	hedules	12/15
					.2.10
If two married pe	ople are filing togethe	r, both are equally resp	onsible for supplying corre	ect information.	
obtaining money		n connection with a ba			tement, concealing property, or 00, or imprisonment for up to 20
Sigr	n Below				
Did you pay	y or agree to pay some	one who is NOT an atte	orney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	lame of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
				Dociaration	., and eighture (emoter offin 110)
	Ity of perjury, I declare e true and correct.	that I have read the su	mmary and schedules filed	l with this declarati	on and
X /s/ Mav	bellean Glen		X		
Maybel	Ilean Glen re of Debtor 1		Signature of D	Debtor 2	

Date \_\_\_\_\_

Date March 31, 2017

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 35 of 54

Fill	in this inform	ation to identify you	r case:						
_	otor 1	Maybellean Gler							
		First Name	Middle Name	Last Name					
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name					
Uni	ted States Bar	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS					
		, ,							
	se number				-	Check if this is an mended filing			
Sta		of Financial		duals Filing for B	ankruptcy equally responsible for sup	4/10			
		ore space is needed, ). Answer every que		this form. On the top of any	/ additional pages, write you	ır name and case			
Par	t 1: Give D	etails About Your Ma	arital Status and Where You	ı Lived Before					
1.	What is your	current marital statu	ıs?						
	<ul><li>□ Married</li><li>■ Not marri</li></ul>	ried							
2.	During the la	g the last 3 years, have you lived anywhere other than where you live now?							
	■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do n	ot include where you live now	<i>ı</i> .				
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
<b>3.</b> state					ity property state or territory ico, Texas, Washington and W				
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).					
Par	t 2 Explain	n the Sources of You	r Income						
4.	Fill in the total	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including partetogether, list it only once ur		ndar years?			
	□ No								
	Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$5,249.00	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Case 17-11889 Document

Page 36 of 54
Case number (if known) Debtor 1 Maybellean Glen

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2016)			31, 2016 )	■ Wages, commissions, bonuses, tips	\$29,605.00	☐ Wages, commissions, bonuses, tips		
				☐ Operating a business		☐ Operating a business		
For the calendar year before that: (January 1 to December 31, 2015)				■ Wages, commissions, bonuses, tips	\$30,624.00	☐ Wages, commissions, bonuses, tips		
				☐ Operating a business		☐ Operating a business		
	Include income regardless of whether that income is taxable. Examples of <i>other income</i> are alimony; child support; Social Security, unemp and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No  Yes. Fill in the details.							
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2016)			31, 2016 )	Pension and Annuities	\$5,713.00			
Pa	art 3: List	: Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6.	Are either ☐ No.	individual primarily for a personal, family, or household purpose."						
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?  No. Go to line 7.  List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total paid that creditor. Do not include payments for domestic support obligations, such as child support and alir not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.						of \$6,425* or more?		
						nd alimony. Also, do		
	■ Yes.			r both have primarily consure you filed for bankruptcy, d	umer debts. id you pay any creditor a total	of \$600 or more?		
		□ No. Go to line 7.						
		■ Yes	include pay	ach creditor to whom you pa		the total amount you paid that ort and alimony. Also, do not i		

Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Case 17-11889

Page 37 of 54
Case number (if known) Document Debtor 1 Maybellean Glen

	Creditor's Name and Address	Dates of payment	Total amount	Amount you	Was this pa	syment for
	Tower Loan		paid \$789.00	still owe \$0.00	☐ Mortgage	
	Pob 320001		Ψ103.00	ψ0.00	☐ Mortgage	<del>;</del>
	Flowood, MS 39232				☐ Credit Ca	ard
					Loan Re	payment
					☐ Suppliers	s or vendors
					Other	
	World Finance Corporat 108 Frederick St		\$1,000.00	\$2,100.00	☐ Mortgage	)
	Greenville, SC 29607				☐ Car ☐ Credit Ca	ard
	.,				Loan Re	
					□ Suppliers	•
					Other	2 6. 16.146.6
7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.  No  Yes. List all payments to an insider.	rtners; relatives of any ger control, or owner of 20% of	neral partners; partners partners or more of their votin	erships of which yog g securities; and a	ou are a genera ny managing a	al partner; corporation gent, including one fo
	Insider's Name and Address	Dates of navment	Total amount	A mount you	Passan for	this normant
	insider 5 Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
	<ul><li>insider?</li><li>Include payments on debts guaranteed or cos</li><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>	igned by an insider.				
	Insider's Name and Address	Dates of payment	Total amount	Amount you still owe	Reason for	this payment
D	Manifest and Antique Barranasian		paid	Still Owe	include cred	illor's name
Par						
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ie case
	Synchrony Bank vs. Maybellean	Collection	Circuit Court o	of the 5th	■ Pending	
	Glen		Judicial Circui		☐ On appe	
	17SC31 & 17SC304		651 Jackson A Charleston, IL		☐ Conclud	
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garni	shed, attached	d, seized, or levied?
	■ No. Go to line 11. □ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happene	d			property
		-parameter mappens				

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Page 38 of 54 Case number (if known) Document Debtor 1 Maybellean Glen 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address:

14.	Within 2 years before you filed for bankruptcy,	did you give any gifts or contributions with a	total value of more than \$6	00 to any charity?
	■ No			
	☐ Yes. Fill in the details for each gift or contribu	tion.		
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value

more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

- Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?
  - Nο

Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- Nο
- Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment **Address** transferred or transfer was Email or website address made Person Who Made the Payment, if Not You \$350.00 Lynch Law Offices, P.C. March 28, 1011 Warrenville Road, Ste. 150

Lisle, IL 60532

2017

\$350.00

Amount of

payment

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Page 39 of 54
Case number (if known) Document

Debtor 1 Maybellean Glen

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and transferred	Description and value of any property transferred		Date payment or transfer was made	Amount of payment	
	Summit Financial Education 4800 W. Flower Street Tucson, AZ 85712	\$14.95 for Cred	dit Counseling C	Course	March 28, 2017	\$14.95	
17.	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that you	rs or to make paymen			or transfer any prope	erty to anyone who	
	■ No						
	Yes. Fill in the details.						
	Person Who Was Paid Address	Description and transferred	value of any prop	erty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers mainclude gifts and transfers that you have alread No  Yes. Fill in the details.	usiness or financial af ade as security (such as	fairs? the granting of a s				
	Person Who Received Transfer Address	Description and property transfe			any property or received or debts change	Date transfer was made	
	Person's relationship to you						
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.		ny property to a s	elf-settled tru	ust or similar device	of which you are a	
	Name of trust	Description and	value of the prope	erty transferr	red	Date Transfer was made	
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and Sto	rage Units			
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc No  Yes. Fill in the details.	or other financial accou	unts; certificates o	of deposit; sh			
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accour instrument	clo	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer	
	BMO Harris Bank	XXXX-	■ Checking □ Savings □ Money Marke □ Brokerage □ Other	et		\$435.00	

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Page 40 of 54 Case number (if known) Document

Debtor 1 Maybellean Glen

21.	<ol> <li>Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?</li> </ol>				
	No				
	Yes. Fill in the details.  Name of Financial Institution  Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City,	Describe the contents	Do you still have it?	
	,,, <u>-</u> ,	State and ZIP Code)			
22.	Have you stored property in a storage unit or p	place other than your home within 1	year before you filed for bankruptcy	?	
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility	Who else has or had access	Describe the contents	Do you still	
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, Street, City, State and ZIP Code)	Describe the someths	have it?	
Par	9: Identify Property You Hold or Control for	r Someone Else			
23.	Do you hold or control any property that some for someone.	eone else owns? Include any propert	ty you borrowed from, are storing for	, or hold in trust	
	■ No				
	Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value	
Par	10: Give Details About Environmental Inform	nation			
For	he purpose of Part 10, the following definitions	s apply:			
	Environmental law means any federal, state, o toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surface water, ground			
	Site means any location, facility, or property at to own, operate, or utilize it, including disposa	s defined under any environmental I	aw, whether you now own, operate, o	or utilize it or used	
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic s	substance,	
Rep	ort all notices, releases, and proceedings that y	you know about, regardless of when	they occurred.		
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under or in violation of an environme	ental law?	
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of an	y release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and	Environmental law, if you know it	Date of notice	
		ZIP Code)			

Page 41 of 54
Case number (if known) Maybellean Glen 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Maybellean Glen Maybellean Glen Signature of Debtor 2 Signature of Debtor 1 Date March 31, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-11889

Debtor 1

Doc 1

Filed 04/14/17

Document

Entered 04/14/17 13:43:49

#### Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 42 of 54

Debtor 1	Maybellean Gler	1			
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse if, filing)	First Name	Middle Name	Last Name		
Case number	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
if known)				☐ Check if this amended fili	

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

information below.		
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Ally Financial	☐ Surrender the property.	■ No
name:	☐ Retain the property and redeem it.	_ 110
Description of 2011 Chrvrolet Cruze 134000	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:  Miles Kelley Blue Book on March 30, 2017	☐ Retain the property and [explain]:	
Creditor's <b>Gm Financial</b>	■ Surrender the property.	■ No
name:	☐ Retain the property and redeem it.	_
Description of 2009 Lincoln MKS 80,000 miles	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt: Kelley Blue Book on March 30, 2017	☐ Retain the property and [explain]:	

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

## Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 43 of 54

Debtor 1 Maybellea	n Glen	Case number (if known)	
Lessor's name: Description of leased Property:		□ No	
Lessor's name: Description of leased Property:		□ No □ Yes	
Lessor's name: Description of leased Property:		□ No □ Yes	
Lessor's name: Description of leased Property:		□ No □ Yes	
Lessor's name: Description of leased Property:		□ No □ Yes	
Lessor's name: Description of leased Property:		□ No □ Yes	
Lessor's name: Description of leased Property:		□ No □ Yes	
Part 3: Sign Below			
property that is subject	ry, I declare that I have indicated my intention about any prop t to an unexpired lease.	erty of my estate that secures a debt and any per	sonal
Maybellean Gle Signature of Debto	n Signature	of Debtor 2	
Date March	31, 2017 Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 48 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	e Maybellean Glen		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(1) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be paid	to me, for services	hat s rendered or to
	For legal services, I have agreed to accept		\$	900.00	
	Prior to the filing of this statement I have received			0.00	
	Balance Due			900.00	
2.	\$310.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	☐ Debtor ■ Other (specify): <b>Hyatt L</b>	egal Plan			
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	bers and associates	s of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				y law firm. A
6.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspect	s of the bankruptcy	case, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and render</li><li>b. Preparation and filing of any petition, schedules, state</li><li>c. Representation of the debtor at the meeting of creditor</li><li>d. [Other provisions as needed]</li></ul>	ment of affairs and plan which	may be required;		nnkruptcy;
7.	By agreement with the debtor(s), the above-disclosed fee	does not include the following	service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	payment to me for r	representation of th	e debtor(s) in
N	March 31, 2017	/s/ John J Lynch			
_	Date	John J Lynch 627	70193		
		Signature of Attorne			
		Lynch Law Office			
		1011 Warrenville	Road, Ste. 150		
		Lisle, IL 60532 630-960-4700 Fa	v· 620_224_7121		
		JLynch@Lynch4l			
		Name of law firm			

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Rev 5/3/16

#### **CHAPTER 7 BANKRUPTCY RETAINER AGREEMENT**

Client Name: _	Maybellen	ColeN_	Date: 3 / 27 / 17
	,		

The undersigned, (Client), retains Lynch Law Offices, P.C. (Attorney) to represent Client in a Chapter 7 Bankruptcy proceeding and Attorney accepts this employment. Attorney has agreed to represent client for a Chapter 7 Bankruptcy Attorney Fee of \$ 1,900.00 individual / \$2,100.00 Joint with estimated cost of \$ 375.00 Individual / \$405.00 Joint which is comprised of the Filing Fee (\$335.00), Credit Reports (\$40.00 individual / \$70.00 joint) and all pacer fees, postage and copies.

Total due to	File the	Bankruptcy:
--------------	----------	-------------

\$2,505.00 Joint Case

\$ 2,275.00 Individual Case

Minimum Down payment today of \$ \_\_\$500.00 Balance to be paid as follows: Auto Debit - \_\_\_

Balance Due to file \$ \_\_\_\_

Payments on the above attorney fee are "advance payment retainers" and become property of this firm on payment. Down payments cover all work done after the free consultation and are performed at contract rate and are not refundable. The minimum down payment of \$500.00 is non-refundable. Payments are applied to your "flat fee". If you or we terminate this contract, we will bill you for any work done at \$350.00/hr. attorney time and \$95/hr. clerk time with an accounting within 30 days if requested in writing. Any unearned fees will be promptly refunded after the delivery of the invoice.

#### TERMS AND CONDITIONS

- 1. I/We acknowledge receipt of 11 U.S.C. 527(a) disclosures (attached as Exhibit A).
- 2. The attorney fee includes analysis of your financial situation, and rendering advice in determining whether to file a petition in bankruptcy. Preparation and filing of any petition, schedules statement of affairs which may be required, representation at one meeting of creditors.
- 3. Fee does NOT include missed court dates and amendments to schedules, audits and examinations in addition to meeting of creditors, contested matters, non-routine motions, objections to discharge or adversary complaints. Fees for these additional services will be billed at the rate of \$350.00 per hour if necessary and, if requested attorney agrees to provide a separate retainer agreement for these matters.
- 4. No case will be filed in court unless I provide fee, costs and info and I sign my petition. I/We understand collection action (including but not limited to garnishment, levy and foreclosure) continues until case is filed in bankruptcy court.
- 5. I/We understand the option of both Chapter 13 and Chapter 7. I/We understand that the U.S. Trustee may oppose a Chapter 7 filing on grounds of excess income, or abuse, or other grounds.
- 6. I/We understand that my attorney may refuse to sign a reaffirmation agreement on my secured debts if it imposes an undue hardship upon me. One (1) reaffirmation agreements are included in the flat fee. Any additional reaffirmations agreements will be billed separately in the amount of \$150,00 per Agreement.
- 7. I/We understand that Bankruptcy law only permits me to protect a certain amount of my property by exempting it, and that ANY nonexempt property may be taken by the Chapter 7 trustee and sold. I agree to read my final petition and provide accurate information. If ANY property is not claimed exempt the Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest.
- 8. Creditors and the U.S. Trustee can object to discharge in Chapter 7 for many reasons and I have discussed this with my attorney.
- 9. I understand that certain debts such as student loans, child and/or spousal support, recent taxes, fines, matters regarding fraud, traffic and criminal fines and debts creditors successfully object to are NOT dischargeable in Chapter 7.
- 10. If I close my file or breach this contract I agree to pay for the work done up to and including the final closing of the case.
- 11. I/We agree not to incur or transfer debt or property before this case is filed and discharged, without court permission.
- 12. I/We assign to my attorney all amounts tendered as filing fees and authorize my attorney to transfer said funds from his trust account to his operating account if case is not filed.
- 13. I/We have filed all tax returns for last 4 years or will file them before this case is filed. I/We understand that the case will be dismissed by the US Trustee if all tax returns are not filed.
- 14. I agree that more than one attorney may work on my case and that if the firm name or structure changes this agreement remains in force with the new entity. We hire other attorneys to work with this law firm and part of your fees may be paid to them on the basis of work & responsibility.
- 15. I understand that I must keep child support payments current, I also understand that I must provide the name and address for the person receiving the support payments and that he/she may be notified of my bankruptcy.

#### Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 50 of 54

Lynch Law Offices, P.C. Rev 5/3/16

16. I/We may have to turn over income tax refunds to the Chapter 7 trustee. My attorney has discussed this with me/us and I/we understand the possibility that his may occur in the case.

- 17. Chapter 7 Discharge is subject to Court and creditor approval or objection.
- 18. I/We understand that if I/we have a lawsuit or get served with a summons, I/we agree to do all things necessary to file this bankruptcy case before a judgment is entered. Judgments become liens on all real and personal property, and the resulting lien may not be able to be eliminated. I/We may be asked to provide a real estate appraisal before filing. If I/we have a foreclosure suit pending, I/we understand that it may proceed quickly to a sheriff sale. It is my/our duty to do what is necessary to file this bankruptcy prior to the foreclosure sale. I release Lynch Law Offices, P.C and their attorneys and his associated attorney from any liability for judgments resulting in garnishments or liens on property before my case is filed. It is understood that Lynch Law Offices, P.C does not represent me in any lawsuits and is only representing my/our interests in the bankruptcy matter. Any information or assistance offered by Lynch Law Offices, P.C in other matters is strictly for informational purposes only and does not constitute legal representation nor legal counsel in that matter.

#### The undersigned client agrees and understands the following

- 1. Two credit coupseling classes are required. I will take 2 classes: One Credit Counseling <u>before</u> filing and One Financial Class within 10 days after Filing L will provide my attorney the certificates to file in court.
- 2. Document production required. Before filing, I agree to supply my attorney with copies, not originals, of
  - a. Last 7 months of pay stubs before filing;
  - b. Last 2 years of filed federal tax transcripts or filed stamped copies of returns;
  - c. The previous 3 months of bank statements for all accounts;
  - d. Proof of all household income I have received in the last 7 months;
  - e. Any documents on the document list we are giving you for your district or that the trustee asks for after filing;
  - f.-If you have high credit card balances, the last 2 years statements: after filing you may not be able to get them.
- 3. Truthfulness under penalty of perjury: I must tell the truth in all matters and
  - a. List all creditors. I agree that is my responsibility and I will pay any unlisted creditors;
  - b. List all property including cash value life insurance, household goods and real estate interests;
  - List all joint property with others and any transfers of property in last 10 years;
  - d. Supply any information after filing that my attorney or my Trustee requests.
- 4. Chapter 7 or 13 eligibility: The Chapter I can file is determined by my income and expenses allowed under the IRS guidelines. It is possible that as I continue to supply information to my attorney, the advice I have been given may change, which may mean that I will have to file a Chapter different from the one I originally agreed to. If that happens, I still have to pay for work done if I decide not to file the bankruptcy.
- 5. Time Sensitive: Do NOT delay in supplying the information that we are requesting. The information and documentation is extremely time sensitive. If my information changes, or I fail to make regular payments no less than each 30 days on fees, and pay my fees and costs in full within 4 months, my case may be closed by this office and I may have to pay all fees in cash with an additional fee to reopen it and continue, and supply necessary information again.
- 6. Tax Refunds: If I receive a tax refund, it is possible that there has been over-withholding too much tax, creating excess income I could use now to pay expenses or debt. I agree to turn over any tax refunds due or received after filing to the Trustee. I have been advised to go to my tax preparer or an IRS service office and adjust my withholding before filing so it covers my tax liability and no more.
- 7. Credit Report Consent: I give authorization for Online Credit Reporting Corporation to access my credit report information including all medical information being reported and I give authorization for Lynch Law Offices, P.C. to order and review my credit report. By signing this document you are verifying all the information above is correct.

I/we have read the above; the attorney has explained any quest	ions and I agree to all terms.	
× Maybellean Glen ×	Date: 3 / 27/17	
Lynch Law Offices, P.C.	Down payment received by:	
Latte	Date: Amt.	
<sub>βy:</sub> \		٠

Case 17-11889 Doc 1 Filed 04/14/17 Entered 04/14/17 13:43:49 Desc Main Document Page 51 of 54

Lynch Law Offices, P.C.

Rev 5/3/16

#### REQUIRED 11 U.S.C. 527 Disclosure

"IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

1. "If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

"The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

"Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

"If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

"If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

"If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

"Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice."

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Maybellean Glen		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR M	<b>IATRIX</b>	
		Number of	f Creditors:	19
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	tors is true and correct to th	ne best of my
Date:	March 31, 2017	/s/ Maybellean Glen  Maybellean Glen  Signature of Debtor		

Ally Financial 200 Renaissance Ctr Detroit, MI 48243

Avant Inc 640 N Lasalle St Chicago, IL 60654

Bank Of America Po Box 982238 El Paso, TX 79998

Cbe Group 1309 Technology Pkwy Cedar Falls, IA 50613

Comcast PO Box 3002 Southeastern, PA 19398

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Gm Financial Po Box 181145 Arlington, TX 76096

Harris & Harris 11 W. Jackson Blvd, suite 400 Chicago, IL 60604-4134

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Illinois Tollway P.O. Box 5544 Chicago, IL 60680

Internal Revenue Service (IRS) PO Box 7346 Philadelphia, PA 19101-7346

Joliet Radiological Service Corp 36910 Treasury Center Chicago, IL 60694

Meyer & Njus PA 29 S LaSalle St., # 635 Chicago, IL 60603

Northwestern Memorial Healthcare 541 N. Fairbanks Ct., Ste 2500 Chicago, IL 60611

Synchrony Bank Po Box 965007 Orlando, FL 32896

Tek-collect, Inc Pob 1269 Columbus, OH 43216

Tower Loan Pob 320001 Flowood, MS 39232

Transworld System Inc. 500 Virginia Drive, Ste 514 Fort Washington, PA 19034

World Finance Corporat 108 Frederick St Greenville, SC 29607